

ABSTRACT OF THE INVENTION

A method of insuring military reserve component personnel for reduction of income due to active military duty includes collecting payments on behalf of a reservist, amounts of the payments being based upon civilian income of the reservist and desired compensatory income during times of active military duty, and providing the desired compensatory income for the reservist during at least a portion of a first time period of active military duty of the reservist in response to receiving a request for compensatory income on behalf of the reservist.

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